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# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

ONE ASHBURTON PLACE, ROOM 1819  
BOSTON 02108

A. JOSEPH DeNUCCI  
AUDITOR

(617) 727-6200

NO. 91-3068-8

STATE AUDITOR'S  
REPORT ON THE ACTIVITIES  
OF THE  
BELCHERTOWN HOUSING AUTHORITY  
OCTOBER 1, 1989 TO SEPTEMBER 30, 1990

RECEIVED  
DEPARTMENT OF THE STATE AUDITOR  
AUG 14 1991

## OFFICIAL AUDIT REPORT

AUG 14 1991

ISSUED BY THE  
Department of the State Auditor

913/15-6





# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

STATE HOUSE, BOSTON 02133

GENERAL

1261

A. JOSEPH DeNUCCI  
AUDITOR

TEL. (617) 727-2075

91-1261-2

Gerard D. Downing, District Attorney  
Berkshire District - District Attorney's Office  
P.O. Box 1969  
42 West Street  
Pittsfield, Massachusetts 01202

July 11, 1991

Dear Mr. Downing:

In accordance with Chapter 11, Section 12, of the Massachusetts General Laws, we have reviewed the financial activities and accounts of the Berkshire District - District Attorney's Office for the period July 1, 1989 to December 31, 1990. In consideration of your recent election to the position of Berkshire County District Attorney, our objective was to ensure the proper transfer of vulnerable assets during the administrative transition.

We conducted our review in accordance with generally accepted government auditing standards.

Our audit procedures consisted of the following:

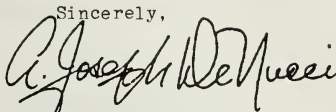
1. Review and evaluation of internal accounting controls.
2. Review of inventory, bank reconciliations, selected payroll records, and forfeited funds.





During our review, nothing came to our attention to indicate that there were any problems with the transfer of vulnerable assets during the administrative transition.

Sincerely,

A handwritten signature in dark ink, appearing to read "A. Joseph DeNucci". The signature is fluid and cursive, with the first name "A." and last name "DeNucci" clearly distinguishable.

A. JOSEPH DeNUCCI

Auditor of the Commonwealth



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<u>Status of Prior Audit Results:</u> Our prior audit report (No. 90-3111-8), which covered the period October 1, 1988 to September 30, 1989, identified two areas needing corrective action by the Belchertown Housing Authority.	7
a. <u>Incomplete Inspection Reports:</u> Our prior review of eight Section 8 tenant files disclosed that three inspection reports were not dated. Our current audit revealed that all inspection reports were dated.	
b. <u>Excessive Delays in Filling Vacant Units:</u> Our prior report noted that the Authority may have lost \$4,040 in potential rental income during the period October 1, 1988 to June 6, 1990 because of excessive delays in filling eight vacant units. Our current audit revealed that the Authority may have lost \$2,431 during the period June 6, 1990 to March 31, 1991 due to excessive delays in filling seven vacant units. The Authority indicated in its response that all units are currently filled.	
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# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

STATE HOUSE, BOSTON 02133

JOSEPH DENUCCI

AUDITOR

TEL. (617) 727-2075

91-3068-8

## INDEPENDENT AUDITOR'S REPORT

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1990, as listed in the Table of Contents. These financial statements are the responsibility of the Authority's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

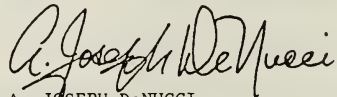
As described in the Notes to Financial Statements, No. 1, the Authority's records are maintained on bases of accounting prescribed by the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S.

Department of Housing and Urban Development (HUD), which are comprehensive bases of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Belchertown Housing Authority as of September 30, 1990, and the results of its operations for the fiscal year then ended, in conformity with the bases of accounting prescribed by EOCD and HUD.

Our audit was made for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying Schedule of Federal Financial Assistance (Supplementary Schedule) is presented for purposes of additional analysis and is not a required part of the financial statements. The information in the schedule has been subjected to the auditing procedures applied in the audit of the financial statements and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

April 4, 1991

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

STATE HOUSE, BOSTON 02133

TEL. (617) 727-2075

A. JOSEPH DE NUCCI  
AUDITOR

91-3068-8

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## REPORT ON ADEQUACY OF INTERNAL CONTROL SYSTEM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1990 and have issued our report thereon dated April 4, 1991. As part of our audit, we made a study and evaluation of the system of internal accounting control of the Belchertown Housing Authority to the extent we considered necessary to evaluate the system as required by generally accepted government auditing standards. For the purpose of this report, we have classified the significant internal accounting controls in the following categories:

- Cash and cash equivalents
- Receivables
- Inventory
- Property and equipment
- Payables and accrued liabilities

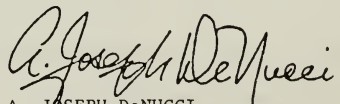
Our study and evaluation included all of the control categories listed above. The purpose of our study and evaluation was to determine the nature, timing, and extent of the auditing procedures necessary for expressing an opinion on the Authority's financial statements. Our study and evaluation was more limited than would be necessary to express an opinion on the system of internal accounting control taken as a whole or on any of the categories of controls identified above.

The management of the Belchertown Housing Authority is responsible for establishing and maintaining a system of internal accounting control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objective of a system is to provide management with reasonable, but not absolute, assurance that (1) assets are safeguarded against loss from unauthorized use or disposition and (2) transactions are executed in accordance with management's authorization and are recorded properly to permit the preparation of financial statements in accordance with the requirements of the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department of Housing and Urban Development (HUD). Because of inherent limitations in any system of internal accounting control, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because conditions may change or the degree of compliance with the procedures may deteriorate.

Our study and evaluation, conducted for the limited purpose described in the second paragraph, would not necessarily disclose all material weaknesses in the system. Accordingly, we do not express an opinion on the Belchertown Housing Authority's system of internal accounting control taken as a whole or on any of the categories of controls identified in the first paragraph. However, our study and evaluation disclosed no condition that we believe to be a material weakness.

This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 4, 1991

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth





# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

STATE HOUSE, BOSTON 02133

A JOSEPH DENUCCI  
AUDITOR

TEL. (617) 727-2075

91-3068-8

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## REPORT ON COMPLIANCE WITH APPLICABLE LAWS AND REGULATIONS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1990 and have issued our report thereon dated April 4, 1991.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

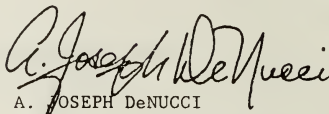
Compliance with laws, regulations, contracts, and grants applicable to the Belchertown Housing Authority is the responsibility of the Authority's management. As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we performed tests of the Authority's compliance with certain provisions of laws, regulations, contracts, and grants. However, our objective was not to provide an opinion on overall compliance with such provisions.

The results of our tests indicate that, with respect to the items tested, the Belchertown Housing Authority complied, in all material respects, with the provisions referred to in the preceding paragraph. With respect to items not tested, nothing came to our attention that caused us to believe that the

Belchertown Housing Authority had not complied, in all material respects, with those provisions.

This report is intended for the information of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 4, 1991

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth

## AUDIT RESULTS

Status of Prior Audit Results

Our prior audit report (No. 90-3111-8), which covered the period October 1, 1988 to September 30, 1989, identified two areas needing corrective action by the Belchertown Housing Authority.

a. Incomplete Inspection Reports: We noted in our prior audit report that three of eight inspection reports in the Section 8 tenant files were not dated.

Our current audit revealed that all inspection reports were dated.

b. Excessive Delays in Filling Vacant Units: We also noted in our prior report that the Authority may have lost \$4,040 in potential rental income during the period October 1, 1988 to June 6, 1990 because of excessive delays in filling eight vacant units. These potential income losses contributed to increased deficits in the Elderly Housing Program.

Our current audit revealed that the Authority may have lost \$2,431 in potential rental income during the period June 6, 1990 to March 31, 1991 because of excessive delays in filling seven vacant units.

The Executive Office of Communities and Development's (EOCD's) Management Incentive Program for Massachusetts Housing Authorities requires each housing authority to verify that it is taking adequate steps to maintain the lowest possible vacancy rate. Although EOCD does not require that vacant units be prepared for new tenants and filled within a certain time frame, EOCD considers delays over 15 days to be excessive.

The following chart shows how the \$2,431 potential rental income figure was calculated:

Unit Number	Date Vacated	Date Filled	Total Days Vacant	Days Vacant June 6, 1990 to March 31, 1991	Potential Rental Income Lost June 6, 1990 to March 31, 1991
21C	08-07-89	08-15-90	373	70	\$ 305
29C	11-01-89	10-01-90	334	147	537
30C	12-01-89	10-20-90	323	136	633
21A	04-01-90	06-15-90	76	9	37
30A	05-01-90	06-08-90	39	2	7
28A	08-01-90	09-15-90	46	45	149
25D	10-08-90	*	174	159	763
					<u>\$2,431</u>

\* Unit still vacant as of March 31, 1991.

The Authority's Executive Director stated that the delays in filling vacant units resulted not from the Authority's failure to prepare the units for re-occupancy, but from the inability of people on the waiting list to climb stairs to second-floor units or their unwillingness to take one of the 16 end-unit apartments, which are much smaller than the other 32 units in the complex.

We noted that as of March 31, 1991, six of the seven vacant units had been occupied and that the remaining vacant unit was expected to be filled.

Recommendation: We recommend that the Authority continue to actively seek new tenants for vacant units, thereby eliminating or reducing lost potential rental income.

Auditee's Response:

All of the units at Everett Acres are now filled including one additional second floor vacancy which occurred after March 31, 1991.

## FINANCIAL STATEMENTS

Statement No. IState-Aided Programs in ManagementCombined Balance Sheet

September 30, 1990

<u>Assets</u>	Total - Memorandum Only	Elderly Housing Program 667	Special Needs Housing Program 689
Cash	\$ 5,047	\$ 1,136	\$ 3,911
Accounts Receivable	8,788	8,029	759
Investments	26,712	19,683	7,029
Development Costs	<u>1,146,844</u>	<u>1,140,744</u>	<u>6,100</u>
Total Assets	<u>\$1,187,391</u>	<u>\$1,169,592</u>	<u>\$17,799</u>
<u>Liabilities and Surplus</u>			
Accounts Payable	\$ 2,395	\$ 1,995	\$ 400
Accrued Liabilities	7,729	5,878	1,851
Grants Issued	1,109,835	1,109,835	-
Surplus	<u>67,432</u>	<u>51,884</u>	<u>15,548</u>
Total Liabilities and Surplus	<u>\$1,187,391</u>	<u>\$1,169,592</u>	<u>\$17,799</u>

The accompanying notes are an integral  
part of these financial statements.

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## Statement No. II

State-Aided Programs in ManagementCombined Operating Statement

Fiscal Year Ended September 30, 1990

	Total -		Elderly Housing		Special Needs	
	Memorandum Only		Program 667		Housing Program 689	
	Budget	Actual	Budget	Actual	Budget	Actual
Operating Receipts:						
Shelter Rent	\$ 98,272	\$ 96,880	\$84,000	\$82,417	\$14,272	\$14,463
Utility Charges to Tenants	-	6,866	-	5,306	-	1,560
Nondwelling Rentals	360	360	360	360	-	-
Interest on Investments	1,954	2,413	1,500	1,809	454	604
Other Operating Receipts	1,400	1,778	1,400	1,586	-	192
Total Operating Receipts	<u>\$101,986</u>	<u>\$108,297</u>	<u>\$87,260</u>	<u>\$91,478</u>	<u>\$14,726</u>	<u>\$16,819</u>
Operating Expenditures:						
Administrative:						
Administrative Salaries	\$ 14,336	\$ 14,318	\$11,962	\$11,962	\$ 2,374	\$ 2,356
Travel and Related Expenses	1,159	983	1,000	776	159	207
Accounting Services	3,240	3,240	2,040	2,040	1,200	1,200
Administrative - Other	2,428	2,144	1,731	1,541	697	603
Total Administrative	<u>\$ 21,163</u>	<u>\$ 20,685</u>	<u>\$16,733</u>	<u>\$16,319</u>	<u>\$ 4,430</u>	<u>\$ 4,366</u>
Tenant Organization	\$ 300	90	\$ 300	\$ 90	-	-
Maintenance:						
Maintenance Labor	\$ 22,362	\$ 21,401	\$18,540	\$18,208	\$ 3,822	\$ 3,193
Materials and Supplies	5,000	3,682	4,000	3,096	1,000	586
Contract Costs	7,056	7,448	5,024	5,379	2,032	2,069
Total Maintenance	<u>\$ 34,418</u>	<u>\$ 32,531</u>	<u>\$27,564</u>	<u>\$26,683</u>	<u>\$ 6,854</u>	<u>\$ 5,848</u>
General:						
Insurance	\$ 4,500	\$ 4,791	\$ 3,753	\$ 4,028	\$ 747	\$ 763
Payment in Lieu of Taxes	875	855	-	-	875	855
Employee Benefits	7,918	7,090	6,609	6,259	1,309	831
Total General	<u>\$ 13,293</u>	<u>\$ 12,736</u>	<u>\$10,362</u>	<u>\$10,287</u>	<u>\$ 2,931</u>	<u>\$ 2,449</u>

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Statement No. II (Continued)State-Aided Programs in ManagementCombined Operating Statement

Fiscal Year Ended September 30, 1990

	Total -		Elderly Housing Program 667		Special Needs Housing Program 689	
	Memorandum Only		Budget	Actual	Budget	Actual
	Budget	Actual				
Provision for Operating Reserve	\$ 3,190	\$ 3,190	\$ 2,592	\$ 2,592	\$ 598	\$ 598
EOCD-Directed Costs	\$ 650	\$ 650	\$ 650	\$ 650	-	-
Utilities:						
Water and Sewer	\$ 8,100	\$ 7,835	\$ 5,800	\$ 6,121	\$ 2,300	\$ 1,714
Electricity	36,800	41,284	36,000	40,499	800	785
Fuel	-	1,123	-	-	-	1,123
Other	-	5,494	-	5,494	-	-
Total Utilities	\$ 44,900	\$ 55,736	\$ 41,800	\$ 52,114	\$ 3,100	\$ 3,622
Total Operating Expenditures	\$117,914	\$125,618	\$100,001	\$108,735	\$17,913	\$16,883
Deficit before Subsidy	\$ 15,928	\$ 17,321	\$ 12,741	\$ 17,257	\$ 3,187	\$ 64
Operating Subsidy Earned	15,928	21,439	12,741	18,837	3,187	2,602
Income before Nonroutine Expenditures	-	\$ 4,118	-	\$ 1,580	-	\$ 2,538
Nonroutine Expenditures:						
Extraordinary Maintenance	\$ 2,840	\$ 2,700	\$ 2,650	\$ 2,507	\$ 190	\$ 193
Replacement of Equipment	2,526	1,729	1,800	1,003	726	726
Receipts from Sale of Equipment	(150)	(150)	(150)	(150)	-	-
Betterments and Additions	384	174	384	150	-	24
Total Nonroutine Expenditures	\$ 5,600	\$ 4,453	\$ 4,684	\$ 3,510	\$ 916	\$ 943
Net Income/(Deficit)	\$ (5,600)	\$ (335)	\$ (4,684)	\$ (1,930)	\$ (916)	\$ 1,595

The accompanying notes are an integral part of these financial statements.

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Statement No. IIIFederally Aided ProgramBalance Sheet

September 30, 1990

Section 8 ProgramAnnual Contributions  
Contract B-1427Assets

Cash	\$ 1,022
Investments	28,398
Deferred Charges	1,037
Equipment	1,194
Total Assets	<u>\$31,651</u>

Liabilities and Surplus

Accounts Payable	\$ 7,699
Surplus	23,952
Total Liabilities and Surplus	<u>\$31,651</u>

The accompanying notes are an integral  
part of these financial statements.



Statement No. IVFederally Aided ProgramStatement of Operating Receipts and Expenditures

Fiscal Year Ended September 30, 1990

Section 8 ProgramAnnual Contributions  
Contract B-1427

## Operating Receipts:

Interest on Operating Reserve Investments	\$ 1,365
Interest on General Fund Investments	1,364
Other Operating Receipts	607
Annual Contributions Earned	<u>124,008</u>
Total Operating Receipts	<u>\$127,344</u>

## Operating Expenditures:

Housing Assistance Payments	\$110,826
Independent Public Accountant Costs	900
Administration	<u>12,826</u>
Total Operating Expenditures	<u>\$124,552</u>

Net Income	<u>\$ 2,792</u>
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The accompanying notes are an integral  
part of these financial statements.

Statement No. VFederally Aided ProgramAnalysis of Surplus

Fiscal Year Ended September 30, 1990

Section 8 ProgramAnnual Contributions  
Contract B-1427Unreserved Surplus

Balance September 30, 1989	\$(822,564)
Net Loss	(121,215)
Provision for Operating Reserve	(2,792)
Reduction of Project Account	24,900
Balance September 30, 1990	<u>\$(921,671)</u>

Operating Reserve

Balance September 30, 1989	\$ 19,965
Provision for Operating Reserve	2,792
Balance September 30, 1990	<u>\$ 22,757</u>

Project Account Unfunded

Balance September 30, 1989	\$ 108,799
Reduction of Project Account	(24,900)
Balance September 30, 1990	<u>\$ 83,899</u>

Cumulative HUD Contributions

Balance September 30, 1989	\$ 714,959
Annual Contributions Earned	124,008
Balance September 30, 1990	<u>\$ 838,967</u>
Total Surplus	<u>\$ 23,952</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIFederally Aided ProgramComputation of Annual Contributions Earned  
and Project Account Change

Fiscal Year Ended September 30, 1990

Section 8 ProgramAnnual Contributions  
Contract B-1427Maximum Annual Contributions Available

Maximum Annual Contributions Commitment	\$ 99,108
Project Account at Beginning of Year	<u>108,799</u>
Total Annual Contributions Available	<u>\$207,907</u>

Annual Contributions Required

Housing Assistance Payments	\$110,826
Administrative Fees Earned	14,253
Independent Public Accountant Costs	<u>900</u>
Total Funds Required	<u>\$125,979</u>
Less: Project Receipts Other than Annual Contributions	<u>1,971</u>
Total Annual Contributions Required	<u>\$124,008</u>

Project Account Change

Balance at Beginning of Year	\$108,799
Balance at End of Year	<u>83,899</u>
Reduction of Project Account	<u>\$(24,900)</u>

Annual Contributions Earned

Lesser of Contributions Available or Contributions Required	<u>\$124,008</u>
--	------------------

The accompanying notes are an integral  
part of these financial statements.

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Statement No. VIIState-Aided Program in ModernizationBalance Sheet

September 30, 1990

Assets

Cash	\$11,901
Modernization Costs (Net)	<u>13,322</u>
Total Assets	<u>\$25,223</u>

Liabilities and Grants

Grants Issued	<u>\$25,223</u>
---------------	-----------------

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIIIState-Aided Program in ModernizationStatement of Modernization Costs

September 30, 1990

	Work Plan Number <u>1002</u>
Administration:	
Accounting	\$ 300
Advertising	16
Sundry	<u>443</u>
Total Administration	<u>\$ 759</u>
Contract Cost Work:	
Refrigerators	<u>\$13,340</u>
Total Contract Cost Work	<u>\$13,340</u>
Total Modernization Costs	\$14,099
Less:	
Interest Income	<u>777</u>
Modernization Costs (Net)	<u><u>\$13,322</u></u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. IXState-Aided Programs in DevelopmentCombined Balance Sheet

September 30, 1990

<u>Assets</u>	<u>Total - Memorandum Only</u>	<u>Special Needs Housing Program 689</u>	<u>Low-Income Family Housing - Scattered Site Program 705</u>
Investments	\$192,140	\$ 85,869	\$106,271
Development Costs (Net)	<u>627,360</u>	<u>594,631</u>	<u>32,729</u>
Total Assets	<u>\$819,500</u>	<u>\$680,500</u>	<u>\$139,000</u>
<u>Liabilities and Grants</u>			
Contract Retentions	\$ 500	\$ 500	-
Grants Issued	<u>819,000</u>	<u>680,000</u>	<u>\$139,000</u>
Total Liabilities and Grants	<u>\$819,500</u>	<u>\$680,500</u>	<u>\$139,000</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. XState-Aided Programs in DevelopmentCombined Statement of Development Costs

September 30, 1990

	Total - Memorandum Only	Special Needs Housing Program 689	Low-Income Family Housing - Scattered Site Program 705
Administrative:			
Salaries	\$ 2,228	\$ 1,863	\$ 365
Legal Fees	375	375	-
Accounting	985	985	-
Advertising	481	355	126
Employee Retirement	207	207	-
Travel	146	146	-
Insurance	105	105	-
Sundry	1,314	1,271	43
Groundbreaking	255	255	-
Architectural and Engineering Fees:			
Architectural Fees	75,839	43,474	32,365
Surveys	17,045	3,450	13,595
Borings and Test Pits	528	128	400
Printing and Bidding	996	996	-
Inspection Costs	26,419	26,419	-
Construction Testing and Other Design	690	690	-
Consulting Fees	785	785	-
Sundry Planning	4,394	-	4,394
Site Acquisition:			
Land/Building Purchase	43,000	43,000	-
Building Maintenance	1,744	1,744	-
Appraisal Fees	1,500	1,500	-
Recording Fees	88	44	44
Structures:			
Construction Contract	493,689	493,689	-
Contracts by Others	4,042	4,042	-
Equipment:			
Maintenance Equipment	8,470	8,470	-
Total Development Costs	\$685,325	\$633,993	\$ 51,332
Less:			
Interest Income	55,260	36,657	18,603
Other Income	2,705	2,705	-
Development Costs (Net)	<u>\$627,360</u>	<u>\$594,631</u>	<u>\$ 32,729</u>

The accompanying notes are an integral  
part of these financial statements.





## NOTES TO FINANCIAL STATEMENTS

1. Significant Accounting Policies

a. State-Aided Programs: The Belchertown Housing Authority prepares its financial statements for its state-aided programs on the basis of accounting prescribed by the Executive Office of Communities and Development. Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Capital facilities are financed either by grants from the Commonwealth or by debt, which the Commonwealth guarantees and subsidizes. The Authority also receives from the Commonwealth additional subsidies that are applied to operating deficits.

b. Federally Aided Programs: Financial statements for federally aided housing assistance programs are prepared on the basis of accounting procedures prescribed by the United States Department of Housing and Urban Development (HUD). Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Materials and supplies are expensed to operations or capitalized, as applicable.

2. Accounts Payable - Housing Assistance Payments Program

The Accounts Payable shown in Financial Statement No. III (Annual Contributions Contract B-1427) includes an overpayment of \$3,232 in annual contributions due HUD for the fiscal year ended September 30, 1990. The overpayment was remitted to HUD in October 1990.

3. Memorandum Data

The columns in the financial statements captioned "Total - Memorandum Only" are presented as additional data and are not necessary for a fair presentation of the financial statements.



## SUPPLEMENTARY SCHEDULE

Schedule of Federal Financial Assistance

Fiscal Year Ended September 30, 1990

	<u>Federal CFDA Number</u> <sup>1</sup>	<u>Annual Contributions Contract</u>	<u>Federal Assistance Received</u>	<u>Expenditures</u>
<u>Department of Housing and Urban Development</u>				
Housing Assistance Payments				
Program for Low-Income				
Families (Nonmajor)	14.156	B-1427	<u>\$127,344</u>	<u>\$124,552</u>

<sup>1</sup>Refer to Catalog of Federal Domestic Assistance.





# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

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## REPORT ON INTERNAL CONTROLS USED IN ADMINISTERING FEDERAL FINANCIAL ASSISTANCE PROGRAM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1990 and have issued our report thereon dated April 4, 1991. As part of our audit, we made a study and evaluation of the internal control systems, including applicable internal administrative controls, used in administering the federal financial assistance program to the extent we considered necessary to evaluate the systems as required by generally accepted government auditing standards; the Single Audit Act of 1984; and the provisions of Office of Management and Budget Circular A-128, Audits of State and Local Governments. For the purpose of this report, we have classified the significant internal accounting and administrative controls used in administering the federal financial assistance program in the following categories:

### Accounting Controls:

- Cash and cash equivalents
- Receivables
- Inventory
- Equipment
- Payables

## Administrative Controls - General:

- Political activity
- Civil rights
- Cash management
- Federal financial reports

## Administrative Controls - Specific:

- Eligibility
- Reporting
- Cost allocation
- Special requirements - HUD Housing Assistance Program

The management of the Authority is responsible for establishing and maintaining internal control systems used in administering the federal financial assistance program. In fulfilling that responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objectives of internal control systems used in administering the federal financial assistance program are to provide management with reasonable, but not absolute, assurance that, with respect to the federal financial assistance program, resource use is consistent with laws, regulations, and policies; resources are safeguarded against waste, loss, and misuse; and reliable data are obtained, maintained, and fairly disclosed in reports.

Because of inherent limitations in any system of internal accounting and administrative controls used in administering federal financial assistance programs, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the systems to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or the degree of compliance with the procedures may deteriorate.

Our study included all of the applicable control categories listed above. During the fiscal year ended September 30, 1990, the Belchertown Housing

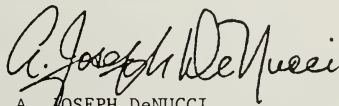
Authority expended 100% of its total federal financial assistance under the nonmajor federal financial assistance program, Housing Assistance Payments Program. With respect to internal control systems used in administering the federal financial assistance program, our study and evaluation included considering the types of errors and irregularities that could occur, determining the internal control procedures that should prevent or detect such errors and irregularities, determining whether the necessary procedures are prescribed and are being followed satisfactorily, and evaluating any weaknesses.

Our study and evaluation was more limited than would be necessary to express an opinion on the internal control systems used in administering the federal financial assistance program of the Belchertown Housing Authority. Accordingly, we do not express an opinion on the internal control systems used in administering the federal financial assistance program of the Authority.

However, our study and evaluation and our audit disclosed no condition that we believe to be a material weakness in relation to the federal financial assistance program of the Belchertown Housing Authority.

This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 4, 1991

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth







# The Commonwealth of Massachusetts

## AUDITOR OF THE COMMONWEALTH

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### REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO NONMAJOR FEDERAL FINANCIAL ASSISTANCE PROGRAM TRANSACTIONS

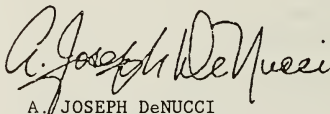
James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

In connection with our audit of the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1990 and with our study and evaluation of the Authority's internal control systems used to administer the federal financial assistance program, as required by Office of Management and Budget (OMB) Circular A-128, "Audits of State and Local Governments," we selected certain transactions applicable to the nonmajor federal financial assistance program for the fiscal year ended September 30, 1990.

As required by OMB Circular A-128, we have performed auditing procedures to test compliance with the requirements governing eligibility, contract rents and utility allowances, annual adjustments of contract rents and utility allowances, initial and annual inspection of rental units, and claims for advances and reimbursements that are applicable to those transactions. Our procedures were substantially less in scope than an audit, the objective of which is the expression of an opinion on the Authority's compliance with these requirements. Accordingly, we do not express such an opinion.

With respect to the items tested, the results of those procedures disclosed no material instances of noncompliance with the requirements listed in the preceding paragraph. With respect to items not tested, nothing came to our attention that caused us to believe that the Belchertown Housing Authority had not complied, in all material respects, with those requirements.

This report is intended for the information of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.



A. JOSEPH DeNUCCI  
Auditor of the Commonwealth

April 4, 1991

## SUPPLEMENTARY INFORMATION

1. Audit Review

At the conclusion of our audit, we reviewed the results of our audit with Shirley Bock, Executive Director of the Belchertown Housing Authority.

2. State-Aided Housing Programs

a. Tenant Occupancy: As of September 30, 1990, the status of the Authority's state-aided programs was as follows:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>	
		<u>Available</u>	<u>Occupied</u>
667	Elderly Housing	48	46
689	Special Needs Housing	<u>8</u>	<u>8</u>
		<u>56</u>	<u>54</u>

b. Waiting List: As of September 30, 1990, the number of eligible applicants on the Authority's waiting list was as follows:

<u>Program</u>	<u>Type</u>	<u>Number of</u> <u>Eligible Applicants</u>
667	Elderly Housing	15
689	Special Needs Housing	4
Section 8	Rental Assistance	<u>53</u>
		<u>72</u>

3. Federally Aided Housing Program

The Authority currently administers the following federally aided housing program:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>
Section 8	Rental Assistance	<u>30</u>



## ORGANIZATION

September 30, 1990

The Belchertown Housing Authority is authorized by and operates under the provisions of Chapter 121B of the General Laws, as amended, which is known as the Housing and Urban Renewal Law. Shirley Bock is the Executive Director.

The Authority's office is located at 24 Everett Acres, Belchertown. As of September 30, 1990, the Authority was organized as follows:

<u>Members</u>		
<u>Name</u>	<u>Title</u>	<u>Term Expires</u>
James Gambaro Bay Road Belchertown	Chairman	1993
Thomas T. Soja George Hannum Road Belchertown	Vice-Chairman	1991
Antoinette Kubiak Old Enfield Road Belchertown	Treasurer and State Appointee	1992
Tracey Thompson East Street Belchertown	Assistant Treasurer	1994
Louise Butler Chauncey Walker Road Belchertown	Affirmative Action Officer	1995











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STATE AUDITOR'S  
REPORT ON THE ACTIVITIES  
OF THE  
BELCHERTOWN HOUSING AUTHORITY  
OCTOBER 1, 1990 TO SEPTEMBER 30, 1991

GOVERNMENT DOCUMENTS  
COLLECTION

FEB 23 1993

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9221/89  
OFFICIAL AUDIT REPORT

SEP - 9 1992

ISSUED BY THE  
Department of the State Auditor



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Status of Prior Audit Results: Two of our prior audit reports on the Belchertown Housing Authority (No. 91-3068-8 and No. 90-3111-8) noted that the Authority may have lost potential rental income because of excessive delays in filling vacant units. Our current audit indicated that the Authority was filling vacant units within a more reasonable time; during the period April 1, 1991 to September 30, 1991, the Authority faced a potential loss in rent of \$429 (down from \$2,431 in the prior audit).	8
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# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

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## INDEPENDENT AUDITOR'S REPORT

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1991, as listed in the Table of Contents. These financial statements are the responsibility of the Authority's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

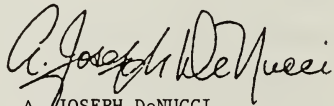
As described in the Notes to Financial Statements, No. 1, the Authority's records are maintained on bases of accounting prescribed by the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department

of Housing and Urban Development (HUD), which are comprehensive bases of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Belchertown Housing Authority as of September 30, 1991, and the results of its operations for the fiscal year then ended, in conformity with the bases of accounting prescribed by EOCD and HUD.

Our audit was made for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying Schedule of Federal Financial Assistance (Supplementary Schedule) is presented for purposes of additional analysis and is not a required part of the financial statements. The information in the schedule has been subjected to the auditing procedures applied in the audit of the financial statements and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

March 25, 1992



A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



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## REPORT ON ADEQUACY OF INTERNAL CONTROL SYSTEM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1991 and have issued our report thereon dated March 25, 1992. As part of our audit, we made a study and evaluation of the system of internal accounting control of the Belchertown Housing Authority to the extent we considered necessary to evaluate the system as required by generally accepted government auditing standards. For the purpose of this report, we have classified the significant internal accounting controls in the following categories:

- Cash and cash equivalents
- Receivables
- Inventory
- Property and equipment
- Payables and accrued liabilities

For all of the internal control structure categories listed above, we obtained an understanding of the design of relevant policies and procedures and whether they have been placed in operation, and we assessed control risk.

Our study and evaluation included all of the control categories listed above. The purpose of our study and evaluation was to determine the nature, timing, and extent of the auditing procedures necessary for expressing an opinion on the Authority's financial statements. Our study and evaluation was

more limited than would be necessary to express an opinion on the system of internal accounting control taken as a whole or on any of the categories of controls identified above.

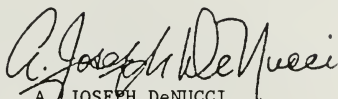
The management of the Belchertown Housing Authority is responsible for establishing and maintaining a system of internal accounting control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objective of a system is to provide management with reasonable, but not absolute, assurance that (1) assets are safeguarded against loss from unauthorized use or disposition and (2) transactions are executed in accordance with management's authorization and are recorded properly to permit the preparation of financial statements in accordance with the requirements of the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department of Housing and Urban Development (HUD). Because of inherent limitations in any system of internal accounting control, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because conditions may change or the degree of compliance with the procedures may deteriorate.

Our study and evaluation, conducted for the limited purpose described in the second paragraph, would not necessarily disclose all material weaknesses in the system. Accordingly, we do not express an opinion on the Belchertown Housing Authority's system of internal accounting control taken as a whole or on any of the categories of controls identified in the first paragraph. However, our study and evaluation disclosed no condition that we believe to be a material weakness.



This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

March 25, 1992

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth





# The Commonwealth of Massachusetts

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## REPORT ON COMPLIANCE WITH APPLICABLE LAWS AND REGULATIONS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1991 and have issued our report thereon dated March 25, 1992.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

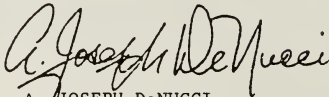
Compliance with laws, regulations, contracts, and grants applicable to the Belchertown Housing Authority is the responsibility of the Authority's management. As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we performed tests of the Authority's compliance with certain provisions of laws, regulations, contracts, and grants. However, our objective was not to provide an opinion on overall compliance with such provisions.

The results of our tests indicate that, with respect to the items tested, the Belchertown Housing Authority complied, in all material respects, with the provisions referred to in the preceding paragraph. With respect to items not

tested, nothing came to our attention that caused us to believe that the Belchertown Housing Authority had not complied, in all material respects, with those provisions.

This report is intended for the information of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

March 25, 1992

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth

## AUDIT RESULTS

Status of Prior Audit Results

Our prior audit reports (No. 91-3068-8 and 90-3111-8) noted that the Belchertown Housing Authority experienced difficulties in filling certain vacant rental units in the 667 program. Report No. 90-3111-8 noted that the Authority may have lost \$4,040 in potential rental income during the period October 1, 1988 to July 6, 1990 because of excessive delays in filling eight vacant units. Report No. 91-3068-8 noted that the Authority may have lost \$2,431 in potential rental income during the period June 6, 1990 to March 31, 1991 because of excessive delays in filling seven vacant units.

The Authority's Executive Director stated that the delays in filling vacant units resulted from the inability of people on the waiting list to climb stairs to second-floor units or their unwillingness to take one of the 16 end-unit apartments, which are smaller than the other 32 units in the complex.

Our current audit revealed that the problem of filling vacant apartments was improving. The potential loss of rent was reduced to \$429 for five vacant units during the period April 1, 1991 to September 30, 1991. The Authority continues to initiate corrective action by filling the vacant apartments within a reasonable time.



## FINANCIAL STATEMENTS

Statement No. IState-Aided Programs in ManagementCombined Balance Sheet

September 30, 1991

<u>Assets</u>	<u>Total - Memorandum Only</u>	<u>Elderly Housing Program 667</u>	<u>Special Needs Housing Program 689</u>
Cash	\$ 9,814	\$ 7,716	\$ 2,098
Accounts Receivable	2,863	8	2,855
Investments	28,300	18,905	9,395
Development Costs	<u>1,146,843</u>	<u>1,140,743</u>	<u>6,100</u>
Total Assets	<u>\$1,187,820</u>	<u>\$1,167,372</u>	<u>\$20,448</u>
 <u>Liabilities and Surplus</u>			
Accounts Payable	\$ 1,995	\$ 1,719	\$ 276
Accrued Liabilities	6,863	5,116	1,747
Deferred Credits	137	137	-
Grants Issued	1,109,835	1,109,835	-
Surplus	<u>68,990</u>	<u>50,565</u>	<u>18,425</u>
Total Liabilities and Surplus	<u>\$1,187,820</u>	<u>\$1,167,372</u>	<u>\$20,448</u>

The accompanying notes are an integral  
part of these financial statements.

## Statement No. II

State-Aided Programs in ManagementCombined Operating Statement

Fiscal Year Ended September 30, 1991

	Total - Memorandum Only		Elderly Housing Program 667		Special Needs Housing Program 689	
	Budget	Actual	Budget	Actual	Budget	Actual
<b>Operating Receipts:</b>						
Shelter Rent	\$111,012	\$110,248	\$96,000	\$ 95,065	\$15,012	\$15,183
Utility Charges to Tenants	986	7,306	-	6,018	986	1,288
Nondwelling Rentals	360	360	360	360	-	-
Interest on Investments	2,050	2,641	1,500	1,964	550	677
Other Operating Receipts	1,400	1,488	1,400	1,488	-	-
Total Operating Receipts	\$115,808	\$122,043	\$99,260	\$104,895	\$16,548	\$17,148
<b>Operating Expenditures:</b>						
Administrative:						
Administrative Salaries	\$ 14,336	\$ 14,430	\$11,962	\$ 12,080	\$ 2,374	\$ 2,350
Travel and Related Expenses	400	267	300	151	100	116
Accounting Services	3,240	3,240	2,040	2,040	1,200	1,200
Administrative - Other	2,268	1,953	1,600	1,437	668	516
Total Administrative	\$ 20,244	\$ 19,890	\$15,902	\$ 15,708	\$ 4,342	\$ 4,182
Tenant Organization	\$ 250	\$ 142	\$ 250	\$ 142	-	-
<b>Maintenance:</b>						
Maintenance Labor	\$ 22,683	\$ 21,825	\$18,815	\$ 18,401	\$ 3,868	\$ 3,424
Materials and Supplies	4,500	4,571	3,500	3,658	1,000	913
Contract Costs	6,207	5,762	4,139	4,116	2,068	1,646
Total Maintenance	\$ 33,390	\$ 32,158	\$26,454	\$ 26,175	\$ 6,936	\$ 5,983
<b>General:</b>						
Insurance	\$ 4,813	\$ 4,011	\$ 4,027	\$ 3,326	\$ 786	\$ 685
Payment in Lieu of Taxes	875	854	-	-	875	854
Employee Benefits	7,871	7,359	6,600	6,128	1,271	1,231
Total General	\$ 13,559	\$ 12,224	\$10,627	\$ 9,454	\$ 2,932	\$ 2,770



Statement No. II (Continued)State-Aided Programs in ManagementCombined Operating Statement

Fiscal Year Ended September 30, 1991

	Total - Memorandum Only		Elderly Housing Program 667		Special Needs Housing Program 689	
	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>
Provision for Operating Reserve	\$ 2,300	\$ 2,300	\$ 1,440	\$ 1,440	\$ 860	\$ 860
Utilities:						
Water and Sewer	\$ 8,500	\$ 7,976	\$ 6,200	\$ 6,154	\$ 2,300	\$ 1,822
Electricity	42,870	44,160	42,000	43,277	870	883
Fuel	-	1,058	-	-	-	1,058
Other	-	5,904	-	5,904	-	-
Total Utilities	<u>\$ 51,370</u>	<u>\$ 59,098</u>	<u>\$ 48,200</u>	<u>\$ 55,335</u>	<u>\$ 3,170</u>	<u>\$ 3,763</u>
Total Operating Expenditures	<u>\$121,113</u>	<u>\$125,812</u>	<u>\$102,873</u>	<u>\$108,254</u>	<u>\$18,240</u>	<u>\$17,558</u>
Deficit before Subsidy	\$ (5,305)	\$ (3,769)	\$ (3,613)	\$ (3,359)	\$ (1,692)	\$ (410)
Operating Subsidy Earned	<u>6,475</u>	<u>7,700</u>	<u>3,613</u>	<u>4,995</u>	<u>2,862</u>	<u>2,705</u>
Income before Nonroutine Expenditures	<u>\$ 1,170</u>	<u>\$ 3,931</u>	<u>-</u>	<u>\$ 1,636</u>	<u>\$ 1,170</u>	<u>\$ 2,295</u>
Nonroutine Expenditures:						
Extraordinary Maintenance	\$ 245	\$ 666	-	\$ 421	\$ 245	\$ 245
Replacement of Equipment	750	410	\$ 750	410	-	-
Betterments and Additions	-	150	-	150	-	-
Total Nonroutine Expenditures	<u>\$ 995</u>	<u>\$ 1,226</u>	<u>\$ 750</u>	<u>\$ 981</u>	<u>\$ 245</u>	<u>\$ 245</u>
Net Income/(Deficit)	<u>\$ 175</u>	<u>\$ 2,705</u>	<u>\$ (750)</u>	<u>\$ 655</u>	<u>\$ 925</u>	<u>\$ 2,050</u>

The accompanying notes are an integral part of these financial statements.

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Statement No. IIIFederally Aided ProgramBalance Sheet

September 30, 1991

Section 8 ProgramAnnual Contributions  
Contract B-1427Assets

Cash	\$ 1,704
Accounts Receivable	1,386
Investments	47,842
Equipment	1,194
Total Assets	<u>\$52,126</u>

Liabilities and Surplus

Accounts Payable	\$27,681
Surplus	24,445
Total Liabilities and Surplus	<u>\$52,126</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. IVFederally Aided ProgramStatement of Operating Receipts and Expenditures

Fiscal Year Ended September 30, 1991

Section 8 ProgramAnnual Contributions  
Contract B-1427

## Operating Receipts:

Interest on Operating Reserve Investments	\$ 1,732
Interest on General Fund Investments	1,393
Annual Contributions Earned	<u>104,086</u>
Total Operating Receipts	<u>\$107,211</u>

## Operating Expenditures:

Housing Assistance Payments	\$ 92,368
Independent Public Accountant Costs	850
Administration	<u>13,500</u>
Total Operating Expenditures	<u>\$106,718</u>

Net Income	<u>\$ 493</u>
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The accompanying notes are an integral  
part of these financial statements.

Statement No. VFederally Aided ProgramAnalysis of Surplus

Fiscal Year Ended September 30, 1991

Section 8 ProgramAnnual Contributions  
Contract B-1427Unreserved Surplus

Balance September 30, 1990	\$ (921,672)
Net Loss	(103,593)
Provision for Operating Reserve	(493)
Reduction of Project Account	4,978
Balance September 30, 1991	<u>\$ (1,020,780)</u>

Operating Reserve

Balance September 30, 1990	\$ 22,758
Provision for Operating Reserve	493
Balance September 30, 1991	<u>\$ 23,251</u>

Project Account Unfunded

Balance September 30, 1990	\$ 83,899
Reduction of Project Account	(4,978)
Balance September 30, 1991	<u>\$ 78,921</u>

Cumulative HUD Contributions

Balance September 30, 1990	\$ 838,967
Annual Contributions Earned	104,086
Balance September 30, 1991	<u>\$ 943,053</u>
Total Surplus	<u>\$ 24,445</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIFederally Aided ProgramComputation of Annual Contributions Earned  
and Project Account Change

Fiscal Year Ended September 30, 1991

Section 8 ProgramAnnual Contributions  
Contract B-1427Maximum Annual Contributions Available

Maximum Annual Contributions Commitment	\$ 99,108
Project Account at Beginning of Year	83,899
Total Annual Contributions Available	<u>\$183,007</u>

Annual Contributions Required

Housing Assistance Payments	\$ 92,368
Administrative Fees Earned	12,261
Independent Public Accountant Costs	850
Total Funds Required	<u>\$105,479</u>
Less: Project Receipts Other than Annual Contributions	1,393
Total Annual Contributions Required	<u>\$104,086</u>

Project Account Change

Balance at Beginning of Year	\$ 83,899
Balance at End of Year	78,921
Reduction of Project Account	<u>\$ 4,978</u>

Annual Contributions Earned

Lesser of Contributions Available or Contributions Required	<u>\$104,086</u>
--	------------------

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIIState-Aided Program in ModernizationBalance Sheet

September 30, 1991

	<u>Assets</u>	<u>Elderly Housing Program 667</u>
Cash		\$14,904
Modernization Cost (Net)		<u>38,759</u>
Total Assets		<u>\$53,663</u>
	<u>Grants</u>	
Grants Issued		<u>\$53,663</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIIIState-Aided Program in ModernizationStatement of Modernization Costs

September 30, 1991

	<u>Elderly Housing Program 667</u>
Administration:	
Accounting	\$ 680
Advertising	159
Sundry	<u>679</u>
Total Administration	<u>\$ 1,518</u>
Planning:	
Architect Costs	\$ 8,250
Architect Reimbursement	<u>1,050</u>
Total Planning	<u>\$ 9,300</u>
Contract Costs:	
Blacktop	\$16,635
Refrigerators	<u>13,340</u>
Total Contract Costs	<u>\$29,975</u>
Total Modernization Costs	\$40,793
Less:	
Interest Income	<u>2,034</u>
Modernization Costs (Net)	<u>\$38,759</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. IXState-Aided Programs in DevelopmentCombined Balance Sheet

September 30, 1991

<u>Assets</u>	Total - Memorandum Only	Special Needs Housing Program 689	Low-Income Family Housing - Scattered Site Program 705
Investments	\$ 39,968	\$ 3,327	\$36,641
Development Costs (Net)	<u>652,049</u>	<u>599,690</u>	<u>52,359</u>
Total Assets	<u>\$692,017</u>	<u>\$603,017</u>	<u>\$89,000</u>
 <u>Grants</u>			
Grants Issued	<u>\$692,017</u>	<u>\$603,017</u>	<u>\$89,000</u>

The accompanying notes are an integral  
part of these financial statements.



Statement No. XState-Aided Programs in DevelopmentCombined Statement of Development Costs

September 30, 1991

	<u>Total - Memorandum Only</u>	<u>Special Needs Housing Program 689</u>	<u>Low-Income Family Housing - Scattered Site Program 705</u>
Administrative:			
Salaries	\$ 2,728	\$ 2,363	\$ 365
Legal Fees	3,375	375	3,000
Accounting	2,485	2,485	-
Advertising	575	355	220
Employee Retirement	207	207	-
Travel	146	146	-
Insurance	105	105	-
Sundry	1,390	1,271	119
Groundbreaking	255	255	-
Architectural and Engineering Fees:			
Architectural Fees	96,163	43,974	52,189
Surveys	17,605	3,450	14,155
Borings and Test Pits	748	128	620
Printing and Binding	996	996	-
Inspection Costs	26,418	26,418	-
Construction Testing and Other Design	690	690	-
Consulting Fees	1,845	785	1,060
Sundry Planning	4,394	-	4,394
Site Acquisition:			
Land/Building Purchase	43,000	43,000	-
Building Maintenance	1,744	1,744	-
Appraisal Fees	1,500	1,500	-
Recording Fees	88	44	44
Structures:			
Construction Contract	493,689	493,689	-
Contract by Others	4,043	4,043	-
Equipment:			
Maintenance Equipment	<u>12,618</u>	<u>12,618</u>	<u>-</u>
Total Development Costs	\$716,807	\$640,641	\$76,166
Less:			
Interest Income	62,053	38,246	23,807
Other Income	<u>2,705</u>	<u>2,705</u>	<u>-</u>
Development Costs (Net)	<u>\$652,049</u>	<u>\$599,690</u>	<u>\$52,359</u>

The accompanying notes are an integral  
part of these financial statements.



## NOTES TO FINANCIAL STATEMENTS

1. Significant Accounting Policies

a. State-Aided Programs: The Belchertown Housing Authority prepares its financial statements for its state-aided programs on the basis of accounting prescribed by the Executive Office of Communities and Development. Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Capital facilities are financed either by grants from the Commonwealth or by debt, which the Commonwealth guarantees and subsidizes. The Authority also receives from the Commonwealth additional subsidies that are applied to operating deficits.

b. Federally Aided Programs: Financial statements for federally aided housing assistance programs are prepared on the basis of accounting procedures prescribed by the United States Department of Housing and Urban Development (HUD). Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Materials and supplies are expensed to operations or capitalized, as applicable.

2. Accounts Payable - Housing Assistance Payments Program

The Accounts Payable shown in Financial Statement No. III (Annual Contributions Contract B-1427) includes an overpayment of \$24,157 in annual contributions due HUD for the fiscal year ended September 30, 1991. The overpayment was remitted to HUD in October 1991.

3. Memorandum Data

The columns in the financial statements captioned "Total - Memorandum Only" are presented as additional data and are not necessary for a fair presentation of the financial statements.



## SUPPLEMENTARY SCHEDULE

Schedule of Federal Financial Assistance

Fiscal Year Ended September 30, 1991

<u>Department of Housing and Urban Development</u>	<u>Federal CFDA Number</u> <sup>1</sup>	<u>Annual Contributions Contract</u>	<u>Federal Assistance Received</u>	<u>Expenditures</u>
Lower Income Housing Assistance Program (Nonmajor)	14.156	B-1427	<u>\$107,211</u>	<u>\$106,718</u>

<sup>1</sup>Refer to Catalog of Federal Domestic Assistance.





# The Commonwealth of Massachusetts

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STATE HOUSE, BOSTON 02133

A. JOSEPH DE NUCCI  
AUDITOR

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-22-

## REPORT ON INTERNAL CONTROLS USED IN ADMINISTERING FEDERAL FINANCIAL ASSISTANCE PROGRAM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1991 and have issued our report thereon dated March 25, 1992. As part of our audit, we made a study and evaluation of the internal control systems, including applicable internal administrative controls, used in administering the federal financial assistance program to the extent we considered necessary to evaluate the systems as required by generally accepted government auditing standards; the Single Audit Act of 1984; and the provisions of Office of Management and Budget Circular A-128, Audits of State and Local Governments. For the purpose of this report, we have classified the significant internal accounting and administrative controls used in administering the federal financial assistance program in the following categories:

### Accounting Controls:

Cash and cash equivalents  
Receivables  
Inventory  
Equipment  
Payables

## Administrative Controls - General:

- Political activity
- Civil rights
- Cash management
- Federal financial reports
- Allowable costs/cost principles
- Drug-Free Workplace Act
- Administrative requirements

## Administrative Controls - Specific:

- Eligibility
- Special reporting requirements
- Cost allocation
- Special Requirements - HUD Housing Assistance Program

The management of the Authority is responsible for establishing and maintaining internal control systems used in administering the federal financial assistance program. In fulfilling that responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objectives of internal control systems used in administering the federal financial assistance program are to provide management with reasonable, but not absolute, assurance that, with respect to the federal financial assistance program, resource use is consistent with laws, regulations, and policies; resources are safeguarded against waste, loss, and misuse; and reliable data are obtained, maintained, and fairly disclosed in reports.

Because of inherent limitations in any system of internal accounting and administrative controls used in administering federal financial assistance programs, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the systems to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or the degree of compliance with the procedures may deteriorate.

Our study included all of the applicable control categories listed above. During the fiscal year ended September 30, 1991, the Belchertown Housing



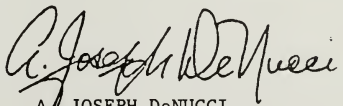
Authority expended 100% of its total federal financial assistance under the nonmajor federal financial assistance program, which is identified in the accompanying Schedule of Federal Financial Assistance. With respect to internal control systems used in administering the federal financial assistance program, our study and evaluation included considering the types of errors and irregularities that could occur, determining the internal control procedures that should prevent or detect such errors and irregularities, determining whether the necessary procedures are prescribed and are being followed satisfactorily, and evaluating any weaknesses.

Our study and evaluation was more limited than would be necessary to express an opinion on the internal control systems used in administering the federal financial assistance program of the Belchertown Housing Authority. Accordingly, we do not express an opinion on the internal control systems used in administering the federal financial assistance program of the Authority.

However, our study and evaluation and our audit disclosed no condition that we believe to be a material weakness in relation to the federal financial assistance program of the Belchertown Housing Authority.

This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

March 25, 1992

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth





# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

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## REPORT ON COMPLIANCE WITH GENERAL REQUIREMENTS APPLICABLE TO FEDERAL FINANCIAL ASSISTANCE PROGRAM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have applied procedures to test the Belchertown Housing Authority's compliance with the following requirements applicable to its federal financial assistance program, which is identified in the accompanying Schedule of Federal Financial Assistance, for the fiscal year ended September 30, 1991: political activity, civil rights, cash management, federal financial reports, allowable costs/cost principles, Drug-Free Workplace Act, and administrative requirements.

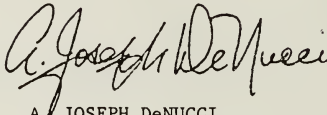
Our procedures were limited to the applicable procedures described in the Office of Management and Budget's "Compliance Supplement for Single Audits of State and Local Governments." Our procedures were substantially less in scope than an audit, the objective of which is the expression of an opinion on the Belchertown Housing Authority's compliance with the requirements listed in the preceding paragraph. Accordingly, we do not express such an opinion.

With respect to the items tested, the results of those procedures disclosed no material instances of noncompliance with the requirements listed in the first paragraph of this report. With respect to items not tested, nothing came to our attention that caused us to believe that the Belchertown

Housing Authority had not complied, in all material respects, with those requirements.

This report is intended for the information of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

March 25, 1992

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



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## REPORT ON COMPLIANCE WITH SPECIFIC REQUIREMENTS APPLICABLE TO FEDERAL FINANCIAL ASSISTANCE PROGRAM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

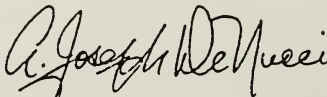
In connection with our audit of the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1991, we have audited the Authority's compliance with the requirements governing eligibility, special reporting, contract rents and utility allowances, annual adjustments of contract rents and utility allowances, initial and annual inspection of rental units, and claims for advances and reimbursements that are applicable to its federal financial assistance program, which is identified in the accompanying Schedule of Federal Financial Assistance, for the fiscal year ended September 30, 1991. The management of the Belchertown Housing Authority is responsible for the Authority's compliance with those requirements. Our responsibility is to express an opinion on compliance with those requirements based on our audit.

We conducted our audit in accordance with generally accepted government auditing standards and Office of Management and Budget Circular A-128, "Audits of State and Local Governments." Those standards require that we plan and perform the audit to obtain reasonable assurance about whether material

noncompliance with the requirements referred to above occurred. An audit includes examining, on a test basis, evidence about the Authority's compliance with those requirements. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the Belchertown Housing Authority complied, in all material respects, with the requirements governing eligibility, special reporting, contract rents and utility allowances, annual adjustments of contract rents and utility allowances, initial and annual inspection of rental units, and claims for advances and reimbursements that are applicable to its federal financial assistance program for the fiscal year ended September 30, 1991.

March 25, 1992

A handwritten signature in dark ink, appearing to read "A. Joseph DeNucci". The signature is fluid and cursive, with the first name "A." and last name "DeNucci" clearly distinguishable.

A. JOSEPH DeNUCCI  
Auditor of the Commonwealth

## SUPPLEMENTARY INFORMATION

1. Audit Review

At the conclusion of our audit, we reviewed the results of our audit with Shirley Bock, Executive Director of the Belchertown Housing Authority.

2. State-Aided Housing Programs

As of September 30, 1991, the status of the Authority's state-aided programs was as follows:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>	
		<u>Available</u>	<u>Occupied</u>
667	Elderly Housing	48	45
689	Special Needs Housing	<u>8</u>	<u>8</u>
		<u>56</u>	<u>53</u>

3. Federally Aided Housing Program

The Authority currently administers the following federally aided housing program:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>
Section 8	Rental Assistance	<u>30</u>





## ORGANIZATION

September 30, 1991

The Belchertown Housing Authority is authorized by and operates under the provisions of Chapter 121B of the General Laws, as amended, which is known as the Housing and Urban Renewal Law. Shirley Bock is the Executive Director.

The Authority's office is located at 24 Everett Acres, Belchertown. As of September 30, 1991, the Authority was organized as follows:

<u>Name</u>	<u>Members</u> <u>Title</u>	<u>Term Expires</u>
James Gambaro Bay Road Belchertown	Chairman	1993
Tracey Thompson East Street Belchertown	Vice-Chairman	1994
Thomas T. Soja George Hannum Road Belchertown	Treasurer	1996
Louise Butler Chauncey Walker Road Belchertown	Assistant Treasurer	1995
Antoinette Kubiak Old Enfield Road Belchertown	State Appointee and Affirmative Action Officer	1992









# The Commonwealth of Massachusetts

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STATE AUDITOR'S  
REPORT ON THE ACTIVITIES  
OF THE  
BELCHERTOWN HOUSING AUTHORITY  
OCTOBER 1, 1991 TO SEPTEMBER 30, 1992

GOVERNMENT DOCUMENTS  
COLLECTION

FEB 1 1993

University of Massachusetts  
Department of the State Auditor

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**OFFICIAL AUDIT REPORT**

SEP 20 1993

ISSUED BY THE  
Department of the State Auditor



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## INDEPENDENT AUDITOR'S REPORT

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1992, as listed in the Table of Contents. These financial statements are the responsibility of the Authority's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

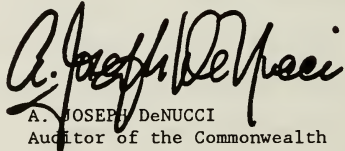
As described in the Notes to Financial Statements, No. 2, the Authority's records are maintained on bases of accounting prescribed by the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department

of Housing and Urban Development (HUD), which are comprehensive bases of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Belchertown Housing Authority as of September 30, 1992, and the results of its operations for the fiscal year then ended, in conformity with the bases of accounting prescribed by EOCD and HUD.

Our audit was made for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying Schedule of Federal Financial Assistance (Supplementary Schedule) is presented for purposes of additional analysis and is not a required part of the financial statements. The information in the schedule has been subjected to the auditing procedures applied in the audit of the financial statements and, in our opinion, is fairly stated in all material respects in relation to the financial statements taken as a whole.

April 27, 1993

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



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-3-

## REPORT ON ADEQUACY OF INTERNAL CONTROL SYSTEM

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1992 and have issued our report thereon dated April 27, 1993. As part of our audit, we made a study and evaluation of the system of internal accounting control of the Belchertown Housing Authority to the extent we considered necessary to evaluate the system as required by generally accepted government auditing standards. For the purpose of this report, we have classified the significant internal accounting controls in the following categories:

- Cash and cash equivalents
- Receivables
- Inventory
- Property and equipment
- Payables and accrued liabilities

For all of the internal control structure categories listed above, we obtained an understanding of the design of relevant policies and procedures and whether they have been placed in operation, and we assessed control risk.

Our study and evaluation included all of the control categories listed above. The purpose of our study and evaluation was to determine the nature, timing, and extent of the auditing procedures necessary for expressing an opinion on the Authority's financial statements. Our study and evaluation was

more limited than would be necessary to express an opinion on the system of internal accounting control taken as a whole or on any of the categories of controls identified above.

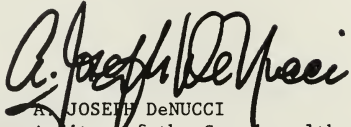
The management of the Belchertown Housing Authority is responsible for establishing and maintaining a system of internal accounting control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objectives of an internal control system are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in accordance with the requirements of the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department of Housing and Urban Development (HUD). Because of inherent limitations in any system of internal accounting control, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because conditions may change or the degree of compliance with the procedures may deteriorate.

Our study and evaluation, conducted for the limited purpose described in the third paragraph, would not necessarily disclose all material weaknesses in the system. Accordingly, we do not express an opinion on the Belchertown Housing Authority's system of internal accounting control taken as a whole or on any of the categories of controls identified in the first paragraph. However, our study and evaluation disclosed no condition that we believe to be a material weakness.

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This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 27, 1993

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth





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## REPORT ON COMPLIANCE WITH APPLICABLE LAWS AND REGULATIONS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1992 and have issued our report thereon dated April 27, 1993.

We conducted our audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

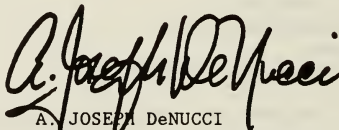
Compliance with laws, regulations, contracts, and grants applicable to the Belchertown Housing Authority is the responsibility of the Authority's management. As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we performed tests of the Authority's compliance with certain provisions of laws, regulations, contracts, and grants. However, our objective was not to provide an opinion on overall compliance with such provisions.

The results of our tests indicate that, with respect to the items tested, the Belchertown Housing Authority complied, in all material respects, with the provisions referred to in the preceding paragraph. With respect to items not

tested, nothing came to our attention that caused us to believe that the Belchertown Housing Authority had not complied, in all material respects, with those provisions.

This report is intended for the information of management, the Commonwealth's Executive Office of Communities and Development, and the U.S. Department of Housing and Urban Development. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 27, 1993

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



## FINANCIAL STATEMENTS

Statement No. IState-Aided Programs in ManagementBalance Sheets

September 30, 1992

<u>Assets</u>	Elderly Housing Program 667	Special Needs Housing Program 689
Cash	\$ 13,792	\$ 2,834
Accounts Receivable	3,798	5,029
Investments	16,039	9,786
Development Costs	1,095,909	6,100
Modernization Costs	174,421	-
Total Assets	<u>\$1,303,959</u>	<u>\$23,749</u>
<u>Liabilities and Surplus</u>		
Accounts Payable	\$ 1,783	\$ 303
Accrued Liabilities	5,747	2,354
Deferred Credits	147	-
Grants Issued	1,065,000	-
Cumulative EOCD Modernization Contributions	174,421	-
Surplus	56,861	21,092
Total Liabilities and Surplus	<u>\$1,303,959</u>	<u>\$23,749</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. IIState-Aided Programs in ManagementOperating Statements

Fiscal Year Ended September 30, 1992

	Elderly Housing Program 667	Special Needs Housing Program 689
Operating Receipts:		
Shelter Rent	\$101,632	\$15,729
Utility Charges to Tenants	6,620	1,292
Non dwelling Rentals	360	-
Interest on Investments	1,268	494
Other Operating Receipts	1,035	-
Total Operating Receipts	<u>\$110,915</u>	<u>\$17,515</u>
Operating Expenditures:		
Administrative	\$ 15,773	\$ 4,179
Tenant Organization	242	-
Maintenance	26,150	5,582
General	10,402	2,924
Provision for Operating Reserve	1,440	1,047
Utilities	61,532	3,743
Total Operating Expenditures	<u>\$115,539</u>	<u>\$17,475</u>
Income/(Deficit) before Subsidy	\$ (4,624)	\$ 40
Operating Subsidy Earned	<u>11,718</u>	<u>2,174</u>
Income before Nonroutine Expenditures	<u>\$ 7,094</u>	<u>\$ 2,214</u>
Nonroutine Expenditures:		
Extraordinary Maintenance	\$ 518	\$ 204
Replacement of Equipment	1,510	377
Betterments and Additions	209	-
Total Nonroutine Expenditures	<u>\$ 2,237</u>	<u>\$ 581</u>
Net Income	<u>\$ 4,857</u>	<u>\$ 1,633</u>

The accompanying notes are an integral part of these financial statements.

Statement No. IIIState-Aided Programs in ManagementAnalysis of Surplus

Fiscal Year Ended September 30, 1992

	Elderly Housing Program <u>667</u>	Special Needs Housing Program <u>689</u>
<u>Valuation of Fixed Assets</u>		
Balance September 30, 1991	<u>\$30,908</u>	<u>\$ 6,100</u>
Balance September 30, 1992	<u>\$30,908</u>	<u>\$ 6,100</u>
<u>Operating Reserve</u>		
Balance September 30, 1991	\$19,656	\$12,312
Net Income	4,857	1,633
Provision for Operating Reserve	<u>1,440</u>	<u>1,047</u>
Balance September 30, 1992	<u>\$25,953</u>	<u>\$14,992</u>
Total Surplus	<u>\$56,861</u>	<u>\$21,092</u>

The accompanying notes are an integral  
part of these financial statements.

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Statement No. IVFederally Aided ProgramBalance Sheet

September 30, 1992

Section 8 ProgramAnnual Contributions  
Contract B-1427Assets

Cash	\$ 234
Accounts Receivable	5,908
Investments	20,539
Deferred Charges	332
Equipment	1,194
Total Assets	<u>\$28,207</u>

Liabilities and Surplus

Accounts Payable	\$ 5,531
Surplus	<u>22,676</u>
Total Liabilities and Surplus	<u>\$28,207</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. VFederally Aided ProgramStatement of Income and Expenses

Fiscal Year Ended September 30, 1992

Section 8 ProgramAnnual Contributions  
Contract B-1427

## Operating Income:

Interest on Operating Reserve Investments	\$ 1,614
Interest on General Fund Investments	653
Total Operating Income	<u>\$ 2,267</u>

## Operating Expenses:

Housing Assistance Payments	\$ 83,806
Independent Public Accountant Costs	800
Administration	14,380
Total Operating Expenses	<u>\$ 98,986</u>

Net Loss	<u>\$ (96,719)</u>
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The accompanying notes are an integral  
part of these financial statements.

Statement No. VI  
Federally Aided Program  
Analysis of Surplus

Fiscal Year Ended September 30, 1992

Section 8 Program

Annual Contributions  
Contract B-1427

Unreserved Surplus

Balance September 30, 1991	\$(1,020,779)
Net Loss	(96,719)
Provision for Operating Reserve	1,770
Provision for Project Account	(150,657)
Balance September 30, 1992	<u>\$(1,266,385)</u>

Operating Reserve

Balance September 30, 1991	\$ 23,251
Provision for Operating Reserve	(1,770)
Balance September 30, 1992	<u>\$ 21,481</u>

Project Account Unfunded

Balance September 30, 1991	\$ 78,921
Provision for Project Account	150,657
Balance September 30, 1992	<u>\$ 229,578</u>

Cumulative Annual Contributions

Balance September 30, 1991	\$ 943,053
Annual Contributions Earned	94,949
Balance September 30, 1992	<u>\$ 1,038,002</u>

Total Surplus	<u>\$ 22,676</u>
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The accompanying notes are an integral  
part of these financial statements.

Statement No. VIIFederally Aided ProgramComputation of Annual Contributions Earned and  
Project Account - Operating Reserve Changes

Fiscal Year Ended September 30, 1992

Section 8 ProgramAnnual Contributions  
Contract B-1427Maximum Annual Contributions Available

Maximum Annual Contributions Commitment	\$245,606
Project Account at Beginning of Year	<u>78,921</u>
Total Annual Contributions Available	<u>\$324,527</u>

Annual Contributions Required

Housing Assistance Payments	\$ 83,806
Administrative Fees Earned	10,996
Independent Public Accountant Costs	<u>800</u>
Total Funds Required	\$ 95,602
Less: Project Receipts Other than Annual Contributions	<u>653</u>
Total Annual Contributions Required	<u>\$ 94,949</u>

Project Account Change

Provision for Project Account	<u>\$150,657</u>
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Annual Contributions Earned

Lesser of Contributions Available or Contributions Required	<u>\$ 94,949</u>
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Operating Reserve Change

Operating Income	\$ 2,267
Annual Contributions Earned	<u>94,949</u>
Total Operating Receipts	\$ 97,216
Total Operating Expenses	<u>98,986</u>
Provision for Operating Reserve	<u>\$ (1,770)</u>

The accompanying notes are an integral  
part of these financial statements.

Statement No. VIIIState-Aided Programs in DevelopmentBalance Sheet

September 30, 1992

Assets

Investments		\$ 5,159
Development Costs (Net):		
Program 689	\$27,123	
Program 705	<u>73,334</u>	<u>100,457</u>
Total Assets		<u>\$105,616</u>

Grants

Grants Issued	<u>\$105,616</u>
---------------	------------------

The accompanying notes are an integral  
part of these financial statements.



Statement No. IXState-Aided Programs in DevelopmentStatements of Development Costs

September 30, 1992

	Special Needs Housing Program 689	Low-Income Family Housing - Scattered Site Program 705
Administrative	\$ 2,363	\$ 6,388
Architectural and Engineering Fees	25,948	70,156
Site Acquisition	1,201	3,247
Site Development	4,275	11,560
Total Development Costs	\$33,787	\$91,351
Less:		
Interest Income	6,664	18,017
Development Costs (Net)	<u>\$27,123</u>	<u>\$73,334</u>

The accompanying notes are an integral  
part of these financial statements.



## NOTES TO FINANCIAL STATEMENTS

1. Reporting Entity

The Belchertown Housing Authority is organized by and operates under the provisions of Chapter 121B of the Massachusetts General Laws, as amended. The Authority operates and administers low-rent housing programs, which are funded/assisted by the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department of Housing and Urban Development (HUD). The Authority is governed by five members. (See Organization section of this report.)

All operations and programs for which the Authority has oversight responsibility are included in the Financial Statements section of this report. Oversight responsibility is derived from a number of criteria including financial interdependency, selection of governing authority, designation of management, ability to influence operations, and accountability for financial matters.

2. Significant Accounting Policies

a. State-Aided Programs: The Belchertown Housing Authority prepares its financial statements for its state-aided programs on the basis of accounting prescribed by EOCD. Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Capital facilities are financed either by grants from the Commonwealth or by debt, which the Commonwealth guarantees and subsidizes. The Authority also receives from the Commonwealth additional subsidies that are applied to operating deficits.

b. Federally Aided Programs: Financial statements for federally aided housing assistance programs are prepared on the basis of accounting prescribed

by HUD. Under this method of accounting, the Authority's operations are not considered to be self-sustaining, and, therefore, its financial statements do not show provisions for depreciation of structures and equipment. Materials and supplies are expensed to operations or capitalized, as applicable.

3. Pension Plan Obligations

Authority employees participate in the Commonwealth of Massachusetts Contributory Retirement System established under Chapter 32 of the General Laws of Massachusetts. The Authority's annual share of the retirement plan contributions is recognized as an expense in the fiscal year the contribution is made.

4. Accounts Payable - Housing Assistance Program

The Accounts Payable shown in Financial Statement No. IV (Annual Contributions Contract B-1427) includes an overpayment of \$1,928 in annual contributions due HUD for the fiscal year ended September 30, 1992. The overpayment was remitted to HUD in November 1992.

## SUPPLEMENTARY SCHEDULE

Schedule of Federal Financial Assistance

Fiscal Year Ended September 30, 1992

<u>Department of Housing and Urban Development</u>	<u>Federal CFDA Number</u> <sup>1</sup>	<u>Annual Contributions Contract</u>	<u>Federal Assistance Received</u>	<u>Expenditures</u>
Lower Income Housing Assistance Program (Nonmajor)	14.156	B-1427	<u>\$97,216</u>	<u>\$98,986</u>

<sup>1</sup>Refer to Catalog of Federal Domestic Assistance.





# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

STATE HOUSE, BOSTON 02133

A JOSEPH DE NUCCI

AUGUST 1993

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## REPORT ON THE INTERNAL CONTROL STRUCTURE USED IN ADMINISTERING FEDERAL FINANCIAL ASSISTANCE PROGRAMS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have audited the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1992 and have issued our report thereon dated April 27, 1993. We have also audited the Authority's compliance with requirements applicable to federal financial assistance programs and have issued our report thereon dated April 27, 1993.

We conducted our audit in accordance with generally accepted government auditing standards and Office of Management and Budget (OMB) Circular A-128, Audits of State and Local Governments. Those standards and OMB Circular A-128 require that we plan and perform the audit to obtain reasonable assurance about whether the Authority's financial statements are free of material misstatement and about whether the Authority complied with laws and regulations, noncompliance with which would be material to a federal financial assistance program.

In planning and performing our audits for the year ended September 30, 1992, we considered the Authority's internal control structure in order to determine our auditing procedures for the purpose of expressing our opinions on the Authority's financial statements and on its compliance with requirements applicable to federal financial assistance programs and not to

provide assurance on the internal control structure. This report addresses our consideration of internal control structure policies and procedures relevant to compliance with requirements applicable to federal financial assistance programs. We have addressed policies and procedures relevant to our audit of the financial statements in a separate report dated April 27, 1993.

The management of the Belchertown Housing Authority is responsible for establishing and maintaining an internal control structure. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control structure policies and procedures. The objectives of an internal control structure are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in accordance with accounting principles prescribed by the Commonwealth's Executive Office of Communities and Development (EOCD) and the U.S. Department of Housing and Urban Development (HUD) and that federal financial assistance programs are managed in compliance with applicable laws and regulations. Because of inherent limitations in any internal control structure, errors, irregularities, or instances of noncompliance may nevertheless occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the effectiveness of the design and operation of policies and procedures may deteriorate.

For the purpose of this report, we have classified the significant internal control structure policies and procedures in the following categories:



## Accounting Controls:

- Cash and cash equivalents
- Receivables
- Inventory
- Equipment
- Payables

## Administrative Controls - General:

- Political activity
- Civil rights
- Cash management
- Federal financial reports
- Allowable costs/cost principles
- Drug-Free Workplace Act
- Administrative requirements

## Administrative Controls - Specific:

- Eligibility
- Special reporting
- Cost allocation
- Special requirements - HUD Housing Assistance Programs

## Claims for Advances and Reimbursements

For all of the internal control structure categories listed above, we obtained an understanding of the design of relevant policies and procedures and determined whether they have been placed in operation, and we assessed control risk.

During the year ended September 30, 1992, the Belchertown Housing Authority expended 100 percent of its total federal financial assistance under nonmajor federal financial assistance programs.

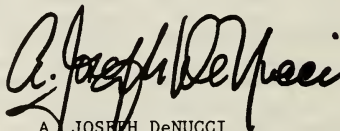
We performed tests of controls, as required by OMB Circular A-128, to evaluate the effectiveness of the design and operation of internal control structure policies and procedures that we considered relevant to preventing or detecting material noncompliance with specific requirements, general requirements, and requirements governing claims for advances and reimbursements that are applicable to the federal financial assistance program, which is identified in the accompanying Schedule of Federal

Financial Assistance. Our procedures were less in scope than would be necessary to render an opinion on these internal control structure policies and procedures. Accordingly, we do not express such an opinion.

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be material weaknesses under standards established by the American Institute of Certified Public Accountants. A material weakness is a reportable condition in which the design or operation of one or more of the internal control structure elements does not reduce to relatively low level the risk that errors and irregularities in amounts that would be material in relation to the general purpose financial statements being audited or that noncompliance with laws and regulations may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control structure and its operation that we consider to be material weaknesses as defined above.

This report is intended solely for the use of management, EOCD, and HUD. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 27, 1993



A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

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A JOSEPH DeNUCCI

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## REPORT ON COMPLIANCE WITH GENERAL REQUIREMENTS APPLICABLE TO FEDERAL FINANCIAL ASSISTANCE PROGRAMS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

We have applied procedures to test the Belchertown Housing Authority's compliance with the following requirements applicable to its federal financial assistance program, which is identified in the accompanying Schedule of Federal Financial Assistance, for the fiscal year ended September 30, 1992: political activity, civil rights, cash management, federal financial reports, allowable costs/cost principles, Drug-Free Workplace Act, and administrative requirements.

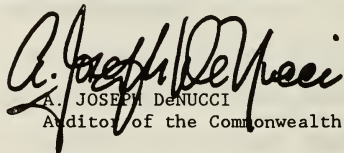
Our procedures were limited to the applicable procedures described in the Office of Management and Budget's "Compliance Supplement for Single Audits of State and Local Governments." Our procedures were substantially less in scope than an audit, the objective of which is the expression of an opinion on the Belchertown Housing Authority's compliance with the requirements listed in the preceding paragraph. Accordingly, we do not express such an opinion.

With respect to the items tested, the results of those procedures disclosed no material instances of noncompliance with the requirements listed in the first paragraph of this report. With respect to items not tested, nothing came to our attention that caused us to believe that the Belchertown

Housing Authority had not complied, in all material respects, with those requirements.

This report is intended for the information of management, the Commonwealth's Executive Office of Communities and Development, and the U.S. Department of Housing and Urban Development. This restriction is not intended to limit the distribution of this report, which is a matter of public record.

April 27, 1993

  
A. JOSEPH DeNUCCI  
Auditor of the Commonwealth



# The Commonwealth of Massachusetts

AUDITOR OF THE COMMONWEALTH

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## REPORT ON COMPLIANCE WITH SPECIFIC REQUIREMENTS APPLICABLE TO FEDERAL FINANCIAL ASSISTANCE PROGRAMS

James Gambaro, Chairman  
Belchertown Housing Authority  
24 Everett Acres  
Belchertown, Massachusetts 01007

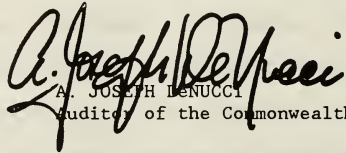
In connection with our audit of the Belchertown Housing Authority's financial statements for the fiscal year ended September 30, 1992, we have audited the Authority's compliance with the requirements governing eligibility, special reporting, contract rents and utility allowances, annual adjustments of contract rents and utility allowances, initial and annual inspection of rental units, and claims for advances and reimbursements that are applicable to its federal financial assistance program, which is identified in the accompanying Schedule of Federal Financial Assistance, for the fiscal year ended September 30, 1992. The management of the Belchertown Housing Authority is responsible for the Authority's compliance with those requirements. Our responsibility is to express an opinion on compliance with those requirements based on our audit.

We conducted our audit in accordance with generally accepted government auditing standards and Office of Management and Budget Circular A-128, "Audits of State and Local Governments." Those standards require that we plan and perform the audit to obtain reasonable assurance about whether material

noncompliance with the requirements referred to above occurred. An audit includes examining, on a test basis, evidence about the Authority's compliance with those requirements. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the Belchertown Housing Authority complied, in all material respects, with the requirements governing eligibility, special reporting, contract rents and utility allowances, annual adjustments of contract rents and utility allowances, initial and annual inspection of rental units, and claims for advances and reimbursements that are applicable to its federal financial assistance program for the fiscal year ended September 30, 1992.

April 27, 1993

  
A. JOSEPH DENUCCI  
Auditor of the Commonwealth

## SUPPLEMENTARY INFORMATION

1. Audit Review

At the conclusion of our audit, we reviewed the results of our audit with Shirley Bock, Executive Director of the Belchertown Housing Authority.

2. State-Aided Housing Programs

As of September 30, 1992, the status of the Authority's state-aided programs was as follows:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>	
		<u>Available</u>	<u>Occupied</u>
667	Elderly Housing	48	48
689	Special Needs Housing	<u>8</u>	<u>8</u>
		<u>56</u>	<u>56</u>

3. Federally Aided Housing Programs

The Authority currently administers the following federally aided housing program:

<u>Program</u>	<u>Type</u>	<u>Number of Units</u>
Section 8	Rental Assistance	<u>30</u>





## ORGANIZATION

September 30, 1992

The Belchertown Housing Authority is authorized by and operates under the provisions of Chapter 121B of the General Laws, as amended, which is known as the Housing and Urban Renewal Law. Shirley Bock is the Executive Director.

The Authority's office is located at 24 Everett Acres, Belchertown. As of September 30, 1992, the Authority was organized as follows:

<u>Members</u>		
<u>Name</u>	<u>Title</u>	<u>Term Expires</u>
James J. Gambaro 221 Bay Road Belchertown	Chairman	May 1993
Tracey Thompson 445 East Street Belchertown	Vice-Chairman	May 1994
Thomas T. Soja 701 George Hannum Road Belchertown	Treasurer	May 1996
Louise M. Butler 399 Chauncey Walker Road Belchertown	Assistant Treasurer	May 1995
Antoinette Kubiak* 266 Old Enfield Road Belchertown	State Appointee**	

\*Retired, March 12, 1992

\*\*Position vacant









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